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January 17, 2005

Honorable Connie Mack  
5100 South Cleveland Avenue  
Fort Myers, Florida 33907

Dear Senator Mack:

I am prompted to write to you because of your recent appointment, by President George Bush., to a Tax Review Committee. I am impressed by your past experiences and accomplishments, which gives me full confidence that you are well qualified and will do a great and commendable for The President and for America as a whole. Citizens must place their confidence in, and our support to our elected and appointed officials, to guide our Great Country.

I am seeking an audience, or appointment, with you, so that I may share and bring about an awareness of issues of National Interest, which could make America a step closer to the dream of the pursuit of life, happiness and the opportunity to work and earn an honest livelihood,

President George W, Bush, Sr., once spoke from Russia and stated that : "IN AMERICA, A MAN PROFITS FROM THE FRUITS OF HIS LABOR."  
President William"Bill" Clinton once stated that : "THE GOVERNMENT WILL PLACE NO STUMBLING BLOCKS IN THE PATHS OF HONEST WORKING CITIZENS"

These statements have been etched into my brain and I feel that they hold true today and I believe these are the things our President imposed upon, during his re-election campaign, The right to work and earn a livelihood..

I am a Funeral Director, with sixty-five years of experience, fiftieth year of operating my own business, I am Past President Of The Florida Funeral Directors And Morticians Association, Inc., (Having served a two-year term limit: having serves as Chairman of The Board and as Treasurer) served a two term appointment as a member of The Board of Funeral Directors and Embalmers For Florida, (under Honorable Bob Graham), Co-represented Florida at meetings of The National Conference Of Funeral Service Examining Board of America; Member of the Second Regional District of The Florida Morticians Association, Inc.,(having served as Chairman). A member of the Florida Funeral Directors and The Pinellas County Funeral Homes Association.'

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My Concern is that there is an Incencitivity towards recently Deceased Families. Assets of the Deceased are Frozen at Death and certain Legalities must be met, before assets are available. It may be weeks, months and even years, (If estate proceedings are necessary), before assets are available. Families generally desire to perform their obligation within three to ten days and certain service providers demand cash payment before providing service is provided..

Over a period of time , We, " Mom And Pop, Funeral Service Providers" have furnished full service to our Clients and Paid "Third Party Vendors", as a Loan, adding same to our bill, to be re-imbursed upon collection.

Over a period of time this process have become dangerous for the Funeral Home Operator, because of questionable Accounting Procedures, which may be acceptable, yet inaccurate.

Please consider the Transactions of Cash Advances and Refunds, as related to Funeral Service. This is an issue that The Federal Trades Commission , (Who vigorously regulates Funeral Services), states that these issues are beyond the scope of their jurisdiction and must be resolved by IRS or Congress, yet, they have revised . their guidelines three times in the past years. IRS refuses to discuss the issue, because if they look into it and find that their People are wrong, THE SYSTEM WILL COLLAPSE.

The Accounting Profession is in need of CLEAR CUT GUIDELINES, SO THAT ACCURATE ACCOUNTING can be applied, without fear of reprisal from the Government.

At this time , there is pending legislature before Congress , sponsored by Congressman Mark Foley, R-FL and Senator Christopher Dodd, D-CT, proposing that the FTC Guidelines be made into law. Such law, without proper application, will re-revalorize the Funeral Service, eventually Wiping Out "Mom and Pop service providers, who do not own Cemeteries; Newspapers; Flower Shops; Printing Presses; Escort Services, Crematories or other entities, whose services are needed to provide the requested by their Clients. The laws are proposed to protect the Consumer, however, if not properly applied, the Consumer could end up, at the mercy of Conglomerates, whose motto is " :No MONEY, NO SERVICE".

We, MOM AND POP Funeral Service Providers give of Our Resources, so that THE BEREAVED CAN PERFORM THEIR OBLIGATIONS IN A TIMELY AND DIGNIFIED MANNER. Then laws and guidelines should LEVEL THE PLAYING FIELD.

I understand that Florida Laws are among six State Laws which are being considered by Congressman Foley and Senator Dodd as National Models. I urge you and your Committee, to take a serious look at the issues and make fair recommendations.

Which will not add burdens to the Bereaved. I could site numerous experiences to justify this plight and I seek an opportunity of meet with your Committee, to Magnify the PLIGHT OF THE RECENTLY BEREAVED.' In this scenario, a man on a Motorcycle rear-ended a car and was dead at the scene. Now, as a Layman, there was no doubt that the man died as a result of the collision . This was a unattended death, so, it was a Medical Examiner's case, to determine the cause of death. There existed a 50.000. accidental insurance policy, which proposed to pay double for such an accident. The M.E. gave himself 90 days to do testing and such. He had to determine if the man was on drugs, or alcohol, or whether he had a heart attack or whatever he had to do to determine the actual cause of death, or surrounding circumstances, so a certificate with the cause of death was not available/ Weeks later when a permanent certificate as issued(Long after the man was buried), we were able to file a claim with the insurance Company, who had to determine if the company was liable, (hence another 90 days), to determine if drugs or alcohol, good health or any other circumstances existed, which would have nullified the claim. Now, let us just take some figures. . Take 5000 as my expenses; where I supplied Service; Transaction for the Remains and Relatives; Facilities For Service and Viewing; Register Book; Sympathy Acknowledgement Cards and An Oversize Casket,, Specially ordered to the Relative's choice and an Oversize Concrete Burial Vault, to fit the Casket; Then comes Outside, or other Vendor's Charges; Cemetery 3185.30, (Payable 24 hours before service time); 285.00 Printed Programs; 300 Flowers; 150 Newspaper Notice; 50 Certified Death Certificates . So the Family is billed 8970.5.0. Now, are we to say to this Family, "When your Money Is Available, We will Perform The Service ? Am I committing a crime by investing 3970.30, while waiting for the funds are available. An ASSINGMENT OF PROCEEDS, by the Beneficiary is refused by the Insurance Company is refused, because proceeds of 100.000 or more are not assignable and must be paid directly to the Beneficiary, by means of a Money Market Account and a Check Book give. Six months later, I am still wondering, when will I be paid? Because, I have attempted to bring these situations to Light, "WHAT IS THE PLIGHT OF RECENTLY BEREAVED FAMILIES?

In 1993, Florida State Legislature enacted laws, providing for "Escrow Accounting", for allow Accurate Accounting, rather than Accepted Accounting. These are the Laws that we urge for National Consideration., which will allow Mom and Pop Service Providers to continue serving the Public, who chooses their service, without fear of Double Taxation, Unfair Trade Restraints and Statistical Limitations.

Sir, this is not a challenge to the Sovereignty of the System, but a plea for Justice. Please acknowledge receipt of my letter.

Sincerely,



Robert L. Creal, Funeral Director, Since 1950

National Republican  
Congressional Committee  
320 First Street SE  
Washington, DC 2003

## **A BILL TO BE ENTITLED**

**RE: *Official Florida Statutes 203 – 470.0375 (1) (2)*  
*Funeral Directing, Embalming & Direct Disposition***

Dear Honorable National Republican Congressional Committee:

An untimely death and/or an anticipated death can leave a family devastated and in serious-mindedness of immediate currency to perform their desires and obligations in a dignified and timely manner. Too often, death assets are retained, until legalities are met, which can/will extend for periods of days, weeks, months and even years if estate procedures are binding. Moreover, if bereaved families cannot accrue ready currency, which often occurs, what are the alternatives for burial of their love ones?

The market that this plight renders to is an economically challenged market. During this time of challenge, families are experiencing the final hardship. Therefore, the Funeral Industry are accommodating the bereaved families. The Funeral establishment is the industry, which the public relies on in their time of need and sorrow. This issue is an ongoing plight, which the Funeral Industry has had to encounter in the past, present and future.

Florida State Representative Mark Foley has entered a Federal Proposal, which could result in Funeral Law (HR 4412) in the House of Representatives and has peek the interest of Senator Christopher Dodd of Connecticut. The proposal would codify the Federal Trade Commission funeral rule and address precise guidelines for the Funeral Industry. In addition, the proposal would also commission a special cabinet to intensify existing bylaws of the Funeral Industry.

The laws of six states are being considered as model states. Florida is among the six states considered for this model proposal.

In 1993, Florida Legislation passed a bill which permits the Funeral Industry to *Cash Advance Accounts; Escrow Refund Account (Statue: 470.0375 (1) (2))* has helped provide resources that can/will assist families in their time of insufficiency.

***Statue: 470.0375 (1) (2) Cash Advance Accounts: Escrow Refund Accounts-***

***Official Florida Statutes:***

***General Acts Resolutions & Memorials***

***Adopted By The***

***Six Legislature of Florida***

***Under The Constitution as Revised in 1968***

***History. -s.32. Ch. 93-399***

**Incorporation to the above statute**  
**Statute: 470.028 (1) (2) (3) Itemized Price List-**  
**Official Florida Statutes:**  
**General Acts Resolutions & Memorials**  
**Adopted By The**  
**Six Legislature of Florida**  
**Under The Constitution as Revised in 1968**

**History. — ss. 1,5, Ch. 79-231; ss. 2,3, Ch. 81-318; ss. 19, Ch. 83-316; s. 2, Ch. 87-228; s. 1, Ch. 89-8; s. 28, Ch. 89-374; ss. 31, 122, Ch. 93-399; s. 78, Ch. 94-119; s. 328, Ch. 97-103; s. 108, Ch. 98-166; s. 12, Ch. 98-298; s. 169 Ch. 2000-160; s. 58. Ch. 2003-1**

***With the passing of this proposed bylaw, it would eliminate the plight of the challenge market and provide a sense of human service to the families.***

Humbly submitted by:

***Robert L. Creal, Sr., Owner***  
**Creal Funeral Home, Inc.**  
**St. Petersburg, Florida**

SATURDAY, JANUARY 8, 2005

Globe

# President names tax overhaul panel

## Ex-senators Mack, Breaux at helm

By Jennifer Loven  
ASSOCIATED PRESS

WASHINGTON — President Bush yesterday asked two former senators and a panel of tax specialists to craft a tax-simplification plan, with marching orders to reduce the burden on Americans filers and to encourage job growth.

"This is an essential task for our country," Bush said at the end of a White House meeting with former senators Connie Mack, Republican of Florida, and John B. Breaux, Democrat of Louisiana, who are leading the new White House panel. "I am firm in my desire to get something done."

In his reelection bid last year, Bush made overhauling the tax code a major campaign promise that he repeated across the country.

Yesterday he handed off the task to a bipartisan group of former lawmakers and tax specialists, and they are expected to report back by July 31.

In addition to Mack and Breaux, the panel includes Timothy Muris, the chairman of the Federal Trade Commission under Bush until this summer; Charles Rossotti, the commissioner of the Internal Revenue Service from 1997 to 2002; former representative Bill Frenzel, Republican of Minnesota; and Elizabeth Garrett, a law professor at the University of Southern California who was a top

tax aide to former senator David L. Boren, Democrat of Oklahoma.

The effort prompted criticism from Democrats.

"We see a White House looking for so-called recommendations only from those everyone knows will agree with the administration," said Representative Charles B. Rangel of New York, the ranking Democrat on the House's tax-writing panel.

The administration is offering few hints of how it would arrive at a simpler tax code, which is expected to become a major legislative priority late this year or next.

**'Everything's on  
the table,'  
including home  
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deductions.**

JOHN W. SNOW  
Treasury secretary

Treasury Secretary John W. Snow said "everything's on the table," including the popular home mortgage and charitable deductions that mil-

lions of Americans use to reduce their federal tax liabilities.

Mack said a national sales tax or flat tax, either one an enormous departure from the existing tax code, also could be in the cards.

"We've asked the panel, through the chairs, to take a hard look at everything," Snow told reporters outside the White House.

Snow noted that the executive order creating the panel directed members to come up with options, while "recognizing the importance of homeownership and charity in American society."

Mack and Breaux insisted Bush did not push them in any particular direction. "The president was pretty clear in his comments with us: that we have great latitude," Mack said.